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In the Specification:

Please replace paragraphs 4, 5 and 6 with the following:

"[0004] The hiring of insurance agents involves an agent selection process. This is usually a multi-step personnel selection process. In such a generic model, the initial ~~the initial~~ steps begin the process with an application and an interview.

[0005] During the middle steps, various instruments are administered to develop "selection scores". These scores are then integrated with information from earlier steps to provide input to selection process"'s initial decision node. Taken together, this information is critical to a company"'s decision support system for recruiting and hiring.

[0006] The results from the above decision process results in either one of two "system states" depending on the sophistication of the selection process. In the more rudimentary system, the decision is merely a "hire" or "no hire", "offer extended" or "case closed". In the more complex selection system, three situations typically result. These are:_1. "Code Red"--terminate the selection process_2. "Code Yellow"-- proceed with caution_3. "Code Green"--continue the selection process. "

Please replace paragraphs 40, 41 and 42 with the following:

"[0040] The hiring a prospective hire and more particularly the hiring of insurance agents involves an agent selection process. This is usually a multi-step personnel selection process. In such a generic model, the initial ~~the initial~~ steps begin the process with an application and an interview.

[0041] During the middle steps, various instruments are administered to develop "selection scores". These scores are then integrated with information from earlier steps to provide input to selection process"'s

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initial decision node. Taken together, this information is critical to a company's decision support system for recruiting and hiring.

[0042] The results from the above decision process results in either one of two "system states" depending on the sophistication of the selection process. In the more rudimentary system, the decision is merely a "hire" or "no hire", "offer extended" or "case closed". In the more complex selection system, three situations typically result. These are:_1. "Code Red"--terminate the selection process_2. "Code Yellow"-- proceed with caution_3. "Code Green"--continue the selection process. "

Please replace paragraphs 47 and 48 with the following:

"[0047] The current invention, which is a second opinion selection system 1 (SOSS) is a system that would generate a second opinion of the candidates to classify them as red or green, see FIG. 2. It is based on a different and more advanced set of scoring algorithms. These algorithms incorporate a field of artificial intelligence known as machine learning to more closely tailor the scoring process. Thus the calibrated SOSS would be based on a company's "way of developing agents and doing business". It would incorporate "Company's Intelligence" into the automated portion of their prospective agent selection process.

[0048] In the preferred embodiment, the SOSS 1 is a done in three layers: 1. Preparation of data, 2. Inter Data Reduction Layer and 3. Fuzzy-inference layer."

Please replace paragraph 53 with the following:

"[0053] The system's 1 input can also be based on personality type questions such as those used for the Myers Briggs. As above, these questions are encoded into a binary set with each item being encoded and the results used to form a direct access file for processing b the second and third levels of the system 1."

Please replace paragraph 56 with the following:

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"[0056] In Step 1, identify the agent selection decision node in the life insurance industry as a high-payoff node. Studies show that the cost of developing a successful agent"s-cost is $300,000.00. This process typically involves a rigorous four year program that often retains less than twenty percent of its original starting cohort. Much of this cost is attributable to the low retention rate. Such results clearly reflect poorly on the quality of management decisions in the selection process. If in fact, if the retention rate were boosted to thirty percent, the associated costs could be reduced by about one third. Companies in the insurance industry typically rely on personnel selection instruments to screen candidates. Such instruments are helpful, but often require companies to set a threshold at a low level in order to get a higher desired "capture" rate. In turn, this counters the goal of maintaining a cost effective retention rate."

Please replace paragraph 66 with the following:

"[0066] The 5 MLs are: 1. Kohonen Learning used in the SOM & LVQ, 2. Bayesian Learning used in the NBC, 3. Widrow-Huff Learning used in the PNN, 4. Back propagation Learning used in the NGO, and 5. Generic Algorithms (Gas) used in NGO & ANFIS and overall SOSS process."

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